

Information to identify the case:

Debtor 1	<u>Aida L. Guzman</u>	Social Security number or ITIN	xxx-xx-3840
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	14-10304-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Aida L. Guzman

3/12/19

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Aida L. Guzman
 Debtor

Case No. 14-10304-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 30

Date Rcvd: Mar 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 14, 2019.

db
 514461063 +Aida L. Guzman, 2214 46th Street, Pennsauken, NJ 08110-2014
 514461064 +Allgate Financial LLC, 130 S Jefferson St Ste 1, Chicago, IL 60661-3687
 514461065 +Audubon Savings Bank, 515 S. White Horse Pike, Audubon, NJ 08106-1312
 514461065 +Baxter Financial, c/o Fein, Such, Kahn & Shepard, 7 Century Drive, Suite 201,
 Parsippany, NJ 07054-4609
 514461069 +Curtis O Barnes, PC, PO Box 1390, Anaheim, CA 92815-1390
 514461071 +EIS Collections, 2323 Lake Club Drive, Suite 300, Columbus, OH 43232-3205
 514461072 Financial Recovery Services, PO Box 385908, Maple Plain, MN 55348
 514461073 Forster & Garbus, LLP, PO Box 9030, Commack, NY 11725-9030
 514461075 +Leading Edge Recovery Solutions, P.O. Box 505, Linden, MI 48451-0505
 514553101 +MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
 514461076 +Midland Mortgage Company/Mid First Bank, Attn: Bankruptcy, PO Box 26648,
 Oklahoma City, OK 73126-0648
 514461077 +NCC Business Services, Inc., 9428 Baymeadows Road, Suite 200, Jacksonville, FL 32256-7912
 514461079 +Pressler & Pressler, L.L.P., 16 Wing Drive, Cedar Knolls, NJ 07927-1007

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg
 E-mail/Text: usanj.njbankr@usdoj.gov Mar 12 2019 23:33:47 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg
 +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 12 2019 23:33:45 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 514461066 +EDI: HFC.COM Mar 13 2019 03:03:00 Beneficial/hfc, Po Box 9068, Brandon, FL 33509-9068
 514534326 +EDI: RESURGENT.COM Mar 13 2019 03:03:00 CACH, LLC, 4340 S. Monaco Street, 2nd Floor,
 Denver, CO 80237-3485
 514461067 EDI: RESURGENT.COM Mar 13 2019 03:03:00 Cach Llc/Square Two Financial, PO Box 10587,
 Greenville SC 29603-0587
 514461068 +EDI: CAPITALONE.COM Mar 13 2019 03:03:00 Capital 1 Bank, Attn: Bankruptcy, PO Box 30285,
 Salt Lake City, UT 84130-0285
 514941564 +E-mail/Text: bankruptcy@cavps.com Mar 12 2019 23:34:02 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 514468625 EDI: DISCOVER.COM Mar 13 2019 03:03:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 514461070 +EDI: DISCOVER.COM Mar 13 2019 03:03:00 Discover Fin Svcs LLC, PO Box 15316,
 Wilmington, DE 19850-5316
 514461078 EDI: PRA.COM Mar 13 2019 03:03:00 Portfolio Recovery, Attn: Bankruptcy, PO Box 41067,
 Norfolk, VA 23541
 514710811 EDI: PRA.COM Mar 13 2019 03:03:00 Portfolio Recovery Associates, LLC, c/o Paypal,
 POB 41067, Norfolk VA 23541
 514509659 EDI: Q3G.COM Mar 13 2019 03:03:00 Quantum3 Group LLC as agent for, Allgate Financial LLC,
 PO Box 788, Kirkland, WA 98083-0788
 514734795 EDI: NAVIENTFKASMSERV.COM Mar 13 2019 03:03:00 Sallie Mae, PO Box 9640,
 Wilkes-Barre, PA 18773-9640
 514461080 +EDI: NAVIENTFKASMSERV.COM Mar 13 2019 03:03:00 Sallie Mae, PO Box 9655,
 Wilkes Barre, PA 18773-9655
 514461082 +EDI: NAVIENTFKASMSERV.COM Mar 13 2019 03:03:00 Sallie Mae, PO Box 9500,
 Attn: Claims Department, Wilkes Barre, PA 18773-9500
 515306560 EDI: RMSC.COM Mar 13 2019 03:03:00 Synchrony Bank,
 c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605
 514461083 +EDI: WFFC.COM Mar 13 2019 03:03:00 Wf Fin Bank, Attn: Bankruptcy, PO Box 10438,
 Des Moines, IA 50306-0438

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

514461081* +Sallie Mae, PO Box 9655, Wilkes Barre, PA 18773-9655
 514461074 ##+Howard P. Schiff, 211 Monmouth Road, PO Box 1000, West Long Branch, NJ 07764-0730

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 30

Date Rcvd: Mar 12, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 14, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 12, 2019 at the address(es) listed below:

Christopher G. Cappio on behalf of Debtor Aida L. Guzman cappioandgigliotti@gmail.com,
ecf.philadelphia@gmail.com
Denise E. Carlon on behalf of Creditor Midland Mortgage dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Joshua I. Goldman on behalf of Creditor Midland Mortgage jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Kevin Gordon McDonald on behalf of Creditor Midfirst Bank kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com

TOTAL: 6